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Factors Influencing Cross-Border Medical Tourism: An Empirical Study

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Abstract

International trade in services under the General Agreement on Trade in Services, fosters the developing countries like India in the globe to start a new service sector called cross-border medical tourism. In Asia, India has become a prominent medical tourism destination. Among the other medical tourism destinations in India, Kolkata has been expanding as a medical tourism hub for the foreign patients due to lack of quality healthcare in neighbouring countries such as Bangladesh, Bhutan and Nepal; geographical proximity to West Bengal; a rich culture; and state-of-the-art medical facilities at an extremely affordable price.This study aims at addressing an empirical study of the factors influencing the cross-border medical tourism in Kolkata and concludes with the recommendations for improving the prospects of this nouveau tourism in Kolkata in particular and India in general.

Keywords: Cross-Border Medical Tourism, Acquisition of Medical Treatment Abroad, International trade in services, General Agreement on Trade in Services, Exploratory Factor Analysis.

1. Introduction

The General Agreement on Trade in Services, created under the auspices of the World Trade Organisation, aims to regulate measures affecting international trade in services—including health services such as health insurance, hospital services, telemedicine and acquisition of medical treatment abroad; and to lessen the restrictions in international trade as well[1].This globalisation of healthcare serviceshas inspired several developing counties in the world to start a new service sector called cross-border medical tourism. This nouveau tourism is now one of the fastest growing service sectors in the world. Rising cost of healthcare, limiting scope of insurance coverage and longer waiting time for treatment in developed countries vis-à-vis low cost of treatment in developing countries helpthisnew genre of global tourism to expand. In 2015, around 11 million patients travelled outside their home country to seek treatment; and overall medical tourism market was estimated to be around 40 to 55 billion US$ and is believed to be growing at 15%[2] .

India like other developing countries in the world is exploring the benefits of this emerging sector by offering wide range of medical facilities. At present India is the most favoured destination for the foreign patients due to presence of world-class hospitals, skilled medical professionals, low treatment cost, cutting-edge technology to support medical diagnostics and medical procedures—the overall high-end healthcare system[3].

Among the other medical tourism destinations in India, Kolkata, taken for empirical study, has been expanding as a medical tourism hub for the foreign patients. Lack of quality healthcare in neighbouring countries such as Bangladesh, Bhutan and Nepal; geographical proximity to West Bengal; a rich culture; and world-class facilities at an extremely affordable price have strengthenedKolkata as a preferred destination for cross-border medical tourism[4].

Super and multi-speciality hospitals like Fortis Hospital, B.M. Birla Heart Research Institute, Calcutta Medical Research Institute, Woodlands Hospital, Apollo Gleneagles Hospital, Desun Hospital, Medica Superspecialty Hospital, Peerless Hospital and B.K. Roy Research Centre, Rabindranath Tagore International Institute of Cardiac Sciences, Ruby General Hospital, Kothari Medical Centre and Research Institute, etc. are in Kolkata where the patients from all over India as well as from abroad come to take the advantage of world-class medical facilities.These hospitals provide the finest medical and surgical procedures along with Ayurveda and other natural therapies. Most of the top hospitals in Kolkata have accreditation status either from JCI or NABH. Their laboratories are also accredited by NABL or other accreditation body and they follow international safety and quality standards. The highly skilled, technical and professional doctors in these hospitals aim at giving the best medical treatment to the domestic and foreign patients. To give a boost to this tourism, the Government of West Bengal introduced West Bengal Clinical Establishments (Registration, Regulation and Transparency) Act, 2017. Its aim is to regulate and monitor the activities of the clinical establishments in the state, and also to check transparency in medical bills and to identify any negligence in medical treatment with a view to giving relief to the medical tourists from harassment by the establishments[5].

2. Literature Review

A brief discussion of literature review of the study is given below.

Anu Rai et al. (2013) pointed out that Kolkata has every prospect to be one of the major medical tourism destinations in India and foreign patients may get state-of-the-art medical care from this city.

Sumanth Gopala Reddy (2013) described that most of foreign patients are coming from developed countries to developing countries for medical treatment. As long as cost of healthcare and waiting time in some developed countries continue to rise, the potential for medical tourist destinations like India will also continue to rise.

Rahul Dutta (2018) wrote in Bartaman, a Bengali daily that NATMO introduced Kolkata as a medical tourism hub for the foreign patients from Bangladesh, Nepal, Bhutan, Myanmar, Nigeria, Pakistan and the countries in Middle East. The patients come to Kolkata to get medical facilities at the hospitals located in Alipore and the entire area of Eastern Metropolitan Bypass starting from Kadapara in Phoolbagan to Hiland Park including Mukundapur and Pancha Sayar[6].

P. Chakraborty and M. Poddar (2019) are of the opinion that the concept of medical tourism in Kolkata has been blooming primarily because of its geographical advantage, world-class healthcare facilities, affordable cost of medical treatment, exotic natural landscape, etc. Inadequate healthcare services in neighbouring countries such as Bangladesh, Bhutan, Nepal and Myanmar has also made Kolkata a medical tourism destination in the South-East Asia.

3. Objectives of the Study

The main objective of the present study is to find out and evaluate the significant factors of cross-border medical tourism in Kolkata. More specifically, the study focuses on the following points.

- To point out the significant variables included in the factors for cross-border medical tourism in Kolkata and also to carry out their descriptive and inferential statistical analysis.
- To conduct Hypotheses testing between the independent variable and the dependable variables of the factors of this tourism.
- To offer recommendations for further improvement of this study.

4. Hypotheses of the Study

Corresponding to the objectives of study, the following null hypotheses (H_0) and alternative hypotheses (H_1) have been prepared for analysis.

Hypothesis-1

H_0: *Prime parameters* have no significant impact on positive perception about cross-border medical tourism in Kolkata.

H_1: *Prime parameters* have significant impact on positive perception about cross-border medical tourism in Kolkata.

Prime parameters include three variables, viz. *accreditation of hospital*, *zero waiting time* and *easier to get MEDVisa and MED X Visa for Kolkata*.

Hypothesis-2

H_0: *Allied parameters* have no significant impact on positive perception about cross-border medical tourism in Kolkata.
H_1: *Allied parameters* have significant impact on positive perception about cross-border medical tourism in Kolkata.

*Allied parameters*include two variables, viz. *opportunity to combine treatment with travel in West Bengal* and *the Government of West Bengal's concern about foreign patients'security*.

Hypothesis-3

H_0: *Core hospital services* have no significant impact on positive perception about cross-border medical tourism in Kolkata.
H_1: *Core hospital services* have significant impact on positive perception about cross-border medical tourism in Kolkata.

Core hospital services includetwo variables, viz. *adequacy in competence, training and communication skill of doctors;* and *adequacy in competence, training and communication skill of nurses*.

Hypothesis-4

H_0: *Infrastructural amenities* have no significant impact on positive perception about cross-border medical tourism in Kolkata.

H_1: *Infrastructural amenities* have significant impact on positive perception about cross-border medical tourism in Kolkata.

*Infrastructural amenities*include two variables, viz. *satisfaction about infrastructure facilities in Kolkata* and *better international connectivity of Kolkata*.

5. Methodology

The case study has been taken on cross-border medical tourism in Kolkata.The data and information had been collected from both primary and secondary sources. The field survey had been conducted on foreign patients coming for medical treatment in private sector hospitals in Kolkata. A questionnaire was prepared comprising 11 questions related to cross-border medical tourism in Kolkata. Eleven questions include 10 independent variables and 1 dependent variable.

These questions were asked among 250 foreign patients who came in Kolkata during 2018 for medical treatment. They were requested to rank their responses on Five-Point *Likert Scale* with scores 1, 2, 3, 4 and 5 for strongly disagree, disagree, neutral, agree and strongly agree respectively. The data generated from the responses are duly analysed and interpreted using Statistical Package for Social Science (Version 20), and then some logical inferences are drawn.

6. Significant Variables of the factors promoting Cross-border Medical Tourism in Kolkata

The main variables promoting this tourism in Kolkata are as follows.

a) Affordable cost of medical treatment in Kolkata than other state in India.
b) Easy issuance of *MED Visa* and *MED X Visa* for Kolkata.
c) Better connectivity of Kolkata with international destinations.
d) The major hospitals servicing the medical tourists having accreditation status from either by JCI or NABH or any international bodies, and their laboratories also having accreditation status from NABL or other accreditation bodies.
e) Lesser waiting time for treatment in hospitals of Kolkata.

f) Using state-of-the-art technology and specialised medical professionals by most of the hospitals and diagnostics centers in Kolkata.
g) The Government of West Bengal's concern about foreign patients' security.
h) Breath-taking scenic beauty for vacation in West Bengal.

7. Analysis and Results Obtained

Eleven variables have been constructed to identify the factors influencing cross-border medical tourism in Kolkata. These variables have been analysed under descriptive and inferential statistics. Under descriptive statistics, mean values and standard deviations have been calculated; whereas, inferential statistics are analysed under reliability test, tests of sample adequacy and sphericity, exploratory factor analysis and hypotheses testing using *Wilcoxon Signed Rank Test*.

Descriptive Statistics

Descriptive statistics are carried out to explain the features of 11 variables. Under this statistics, mean values and standard deviations have been calculated in Table-1. The details of 11 variables are also mentioned in Table-1.

Table-1: Descriptive Statistics of Foreign Patients' Perception

Descriptive Statistics			
Variable	Details	Mean	Std. Deviation
VAR-1	Lesser treatment cost in Kolkata than foreign patient'scity	3.5240	1.06110
VAR-2	Better international connectivity of Kolkata	4.6800	.50856
VAR-3	Zero waiting time to receive prompt medical treatment in Kolkata	4.5920	.79755
VAR-4	Easier to get *MEDVisa* and *MED X Visa* for Kolkata	4.1360	1.04011
VAR-5	Accreditation of hospital	4.9360	.30376
VAR-6	Adequacy in competence, training and communication skill of doctors of the hospital	4.8520	.39841
VAR-7	Adequacy in competence, training and communication skill of nurses of the hospital	4.3080	.79477
VAR-8	Opportunity to combine treatment with travel in West Bengal	4.4600	.70026
VAR-9	Satisfaction about infrastructure facilities (i.e. roads, safe food, drinking water, sanitation, transport, etc.) in Kolkata	4.5080	.51672
VAR-10	The Government of West Bengal's concern about foreign patients' security	4.6080	.68719
VAR-11	Foreign patient'spositive perception about cross-border medical tourism in Kolkata	4.4640	.56744

Source**:** Primary data. Results computed.

Table-1 discloses that mean values of all variables except variable 1 (VAR-1) are within 4 to 5 and they are close to strongly agree, whereas standard deviations of almostall variables are quite good except variable 1 (VAR-1) and variable 4 (VAR-4) as the data are clustered around the mean. Thus, it is clear that the patients have a positive perception about these variables influencing cross-border medical tourism in Kolkata.

Reliability Test

Cronbach's Alpha Reliability Test has been conducted to assess the internal consistency and to verify the reliability of variables taken for this study. The outcome of the test of 11 variables is shown in Table-2.This table shows that*Cronbach's Alpha* is 0.580 which signifies that there is internal consistency among the variables.

Table-2: Cronbach's Alpha Reliability Test

Cronbach's Alpha	No. of items
0.580	11

Source**:** Primary data. Results computed

Tests of Sampling Adequacy and Sphericity

To measure and evaluate sample adequacy of each variable and to conduct factor analysis, *Kaiser-Meyer-Olkin's (KMO)* and *Bertlett's Tests* have been applied. From the Table-3, it is clear that *KMO'sTest* result is positive being 0.615 and *Barlett's Test* is significant. Thus, it is clear that factor analysis is possible to carry out.

Table-3: *KMO's* and *Bartlett's Tests*

Kaiser- Meyer-Olkin (KMO) of Sampling Adequacy		0.615
Bartlett Test of Sphericity	Approx Chi-Square	246.612
	Degree of freedom	45
	Significance	0.000

Source: Primary data. Results computed.

Exploratory Factor Analysis

Exploratory factor analysis has been conducted to find out the significant factors having maximum variation, communalities of each variable; and Eigen values and percentage of variance of each factor.

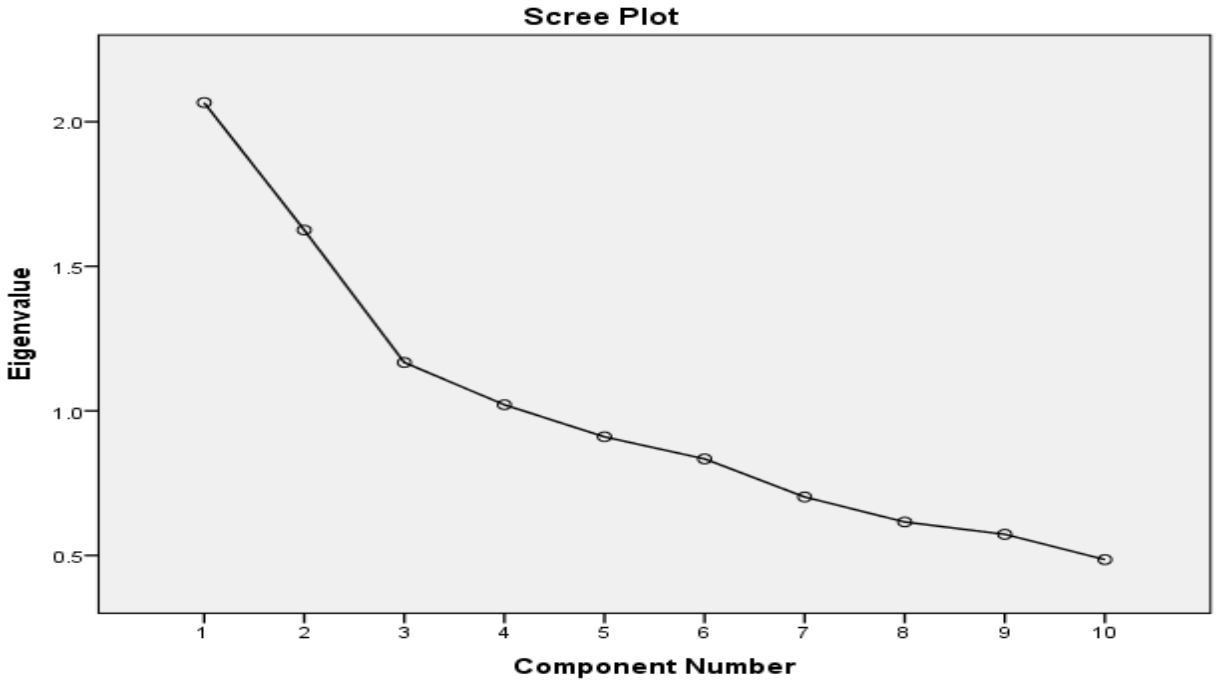
Table-4: Exploratory Factor Analysis

Variables	Components				Communalities
	1	2	3	4	
VAR-5: Accreditation of hospital	.742				.574
VAR-3: Zero waiting time to receive prompt medical treatment in Kolkata	.739				.650
VAR-4: Easier to get *MEDVisa* and *MED X Visa* for Kolkata.	.607				.518
VAR-8: Opportunity to combine treatment with travel in West Bengal.		.791			.633
VAR-10: The Government of West Bengal's concern about foreign patients'security.		.784			.631
VAR-6: Adequacy in competence, training and communication skill of doctors of the hospital.			.842		.730
VAR-7: Adequacy in competence, training and communication skill of nurses of the hospital.			.695		.570
VAR-9: Satisfaction about infrastructure facilities in Kolkata.				.801	.704
VAR-2: Betterinternational connectivity of Kolkata				.596	.449
Eigen values	**2.066**	**1.626**	**1.167**	**1.021**	
% of Variance	**20.661**	**16.255**	**11.672**	**10.209**	

Source**:** Primary data. Results computed

Table-4 describes that the variables have been grouped into 4 factors whose Eigen values are greater than 1. The first factor has maximum variance. The second factor has lesser variance compared with the first one and so on.

Diagram-1



Source**:** Primary data. Results computed

The Eigen values of the factors are drawn in Diagram-1. Four factors whose Eigen values are above one, are taken for consideration and they are significant for prospect of cross-border medical tourism in Kolkata; and the rest are insignificant factors that have not been considered in this study.

Table-5: Factor Interpretation and Loadings based on Factor Analysis

Factor	% of Variance	Factor Interpretation	Variables Included in the Factor	Loadings
1	20.661	Prime parameters (VAR 5, 3, 4)	• Accreditation of hospital • Zero waiting time • Easier to get *MEDVisa* and *MED X Visa* for Kolkata	.742 .739 .607
2	16.255	Allied parameters (VAR 8, 10)	• Opportunity to combine treatment with travel in West Bengal • The Government of West Bengal's concern about foreign patients' security	.791 .784
3	11.672	Core hospital services (VAR 6,7)	• Adequacy in competence, training and communication skill of doctors • Adequacy in competence, training and communication skill of nurses	.842 .695
4	10.209	Infrastructural amenities (VAR 9,2)	• Satisfaction about infrastructure facilities in Kolkata • Better international connectivity of Kolkata	.801 .596

Source**:** Primary data. Results computed.

Total variances, interpretation and variables included in the factors; and loading of the variables have been shown in Table-5.The first factor (prime parameters) has 3 variables (VAR 5, 3, 4), viz. *accreditation of hospital, zero waiting time to receive prompt medical treatment in Kolkata*, and *easier to get MEDVisa and MED X Visa for Kolkata*. The second factor (allied parameters) includes 2 variables (VAR 8, 10), viz. opportunity to combine treatment with travel in West Bengal and the Government of West Bengal's concern about foreign patients' security. There are 2 variables (VAR 6, 7), viz. adequacy in

competence, training and communication skill of doctors of the hospital; and adequacy in competence, training and communication skill of nurses of the hospital in the third factor (core hospital services), whereas the fourth factor (infrastructural amenities) has 2 variables (VAR 9, 2), viz. satisfaction about infrastructure facilities in Kolkata and better international connectivity of Kolkata.

8. Hypotheses Testing

The constructed hypotheses have been tested at the significance level of 5%. In this analysis, one sample non-parametric test has been taken for consideration using *Wilcoxon Signed Rank Test* between independent variables and the dependent variable, viz, *foreign patient's positive perception about cross-bordermedical tourism in Kolkata*.

Hypotheses:1

H_0: *Prime parameters* have no significant impact on positive perception about cross-border medical tourism in Kolkata.
H_1: *Prime parameters* have significant impact on positive perception about cross-border medical tourism in Kolkata.

Prime parameters include three variables (5, 3 and 4), viz. *accreditation of hospital*, *zero waiting time*, and *easier to get MED Visa and MED X Visa for Kolkata*.Wilcoxon Signed Rank Test has been calculated in Table-6.

Table-6: Wilcoxon Signed Rank Test (between Variable 11 and 5, Variable 11 and 3, and Variable 11 and 4)

	VAR-11 – VAR-5	VAR-11 – VAR-3	VAR-11 – VAR-4
Z	-9.797	-2.383	-4.581
Asymp. Sig. (2-tailed)	.000	.017	.000

Source**:** Primary data. Results computed.

Table-6 describes that all the *p* values are significant at 5% level of significance and hence the null hypothesis is rejected. It means that there is significant association of *foreign patient's positive perception about cross-border medical tourism in Kolkata* with *accreditation of hospital*, *zero waiting time* and *easier to get MED Visa and MED X Visa for Kolkata*. Thus it indicates that prime parameters have significant impact on *foreign patient's positive perception about cross-border medical tourism in Kolkata*.

Hypotheses:2

H_0: *Allied parameters* have no significant impact on positive perception about cross-border medical tourism in Kolkata.
H_1: *Allied parameters* have significant impact on positive perception about cross-border medical tourism in Kolkata.

Allied parameters include two variables (8 and 10), viz. *opportunity to combine treatment with travel in West Bengal* and *the Government of West Bengal's concern about foreign patients'security*. Wilcoxon Signed Rank Test has been shown in Table-7.

Table-7: Wilcoxon Signed Rank Test (between Variable 11 and 8, and Variable 11 and 10)

	VAR-11 – VAR-8	VAR-11 – VAR-10
Z	-.174	-3.445
Asymp. Sig. (2-tailed)	.862	.001

Source**:** Primary data. Results computed.

Table-7 defines that the first *p* value is insignificant as its value is more than the significance level of 5% and hence, null hypothesis is accepted. It means that there is no significant association of *foreign patient's positive perception about cross-border medical tourism in Kolkata* with *opportunity to combine treatment with travel in West Bengal*. On the other hand, the second *p* value is significant and hence the decision is to reject the null hypothesis. It means that there is significant association of *foreign patient's positive perception about cross-border medical tourism in Kolkata* with *the Government of West Bengal's concern about foreign patients'security*. Thus there is both negative and positive impact between *allied parameters* and *foreign patient's positive perception about cross-bordermedical tourism in Kolkata*.

Hypotheses:3

H_0: *Core hospital services* have no significant impact on positive perception about cross-border medical tourism in Kolkata.
H_1: *Core hospital services* have significant impact on positive perception about cross-border medical tourism in Kolkata.

Core hospital services include two variables (6 and 7), viz. *adequacy in competence, training and communication skill of doctors;* and *adequacy in competence, training and communication skill of nurses*. Wilcoxon Signed Rank Test has been depicted in Table-8.

Table-8: Wilcoxon Signed Rank Test (between Variable 11 and 6, and Variable 11 and 7)

	VAR-11 – VAR-6	VAR-11 – VAR-7
Z	-8.522	-2.873
Asymp. Sig. (2-tailed)	.000	.004

Source**:** Primary data. Results computed

Table-8 clearly describes that all the *p* values are less than the significance level of 5% and hence the decision to reject the null hypothesis. It implies that there is significant association of *foreign patient's positive perception about cross-border medical tourism in Kolkata* with *adequacy in competence, training and communication skill of doctors*; and *adequacy in competence, training and communication skill of nurses*. Thus, it may be concluded that *core hospital services* have significant impact on *foreign patient's positive perception about cross-bordermedical tourism in Kolkata*.

Hypotheses:4

H_0: *Infrastructural amenities* have no significant impact on positive perception about cross-border medical tourism in Kolkata.

H_1: *Infrastructural amenities* have significant impact on positive perception about cross-border medical tourism in Kolkata.

Infrastructural amenities include two variables (9 and 2), viz. *satisfaction about infrastructure facilities in Kolkata* and *better international connectivity of Kolkata*. Wilcoxon Signed Rank Test has been shown in Table-9.

Table-9: Wilcoxon Signed Rank Test (between Variable 11 and 9, and Variable 11 and 2)

	VAR-11 – VAR-9	VAR-11 – VAR-2
Z	-1.036	-4.372
Asymp. Sig. (2-tailed)	.300	.000

Source**:** Primary data. Results computed.

Table-9 explains that the first *p* value is insignificant as its value is more than the significance level of 5% and hence, null hypothesis is accepted. It means that there is no significant association of *foreign patient's positive perception about cross-border medical tourism in Kolkata* with *satisfaction about infrastructure facilities in Kolkata*. On the other hand, the second *p* value is significant and hence the decision is to reject the null hypothesis. It means that there is significant association of *foreign patient's positive perception about cross-border medical tourism in Kolkata* with *better international connectivity of Kolkata*. Thus, *infrastructural amenities* have negative and positive impact on *foreign patient's positive perception about cross-border medical tourism in Kolkata*.

Interpretations: Among the 11 Variables, 9 variables have been selected for factor analysis. After Factor Analysis, it is observed that all variables except Variables 8 and 9 have significant association with *positive perception about cross-border medical tourism in Kolkata*. Thus, these 9 variables included in the factors, have an influence and also positive impact on the cross-border medical tourism in Kolkata.

9. Recommendations

Based on the results obtained as mentioned above, the following recommendations are adopted.

i) The foreign patients, particularly from the neighbouring countries, think that treatment cost in Kolkata is more than that in their country. The hospital authorities should explore the modes of reducing the treatment cost to make it affordable to this specific clientele.
ii) Job competence and communication skill of nurses must be improved by introducing periodical and effective training. The hospital authorities must look into the matter.
iii) Many foreign patients have to wait for months for treatments such as kidney transplantation. The hospital authorities must consider this matter seriously and chalk out necessary ways to cut down the waiting time.
iv) Easy issuance of *MED Visa and MED X Visa* for Kolkata is required for the growth of this niche tourism. The Government of West Bengal should take up the matter with the Ministry of External Affairs, Government of India.
v) The Government of West Bengal must encourage and promote vacation tourism which is a part of medical tourism. It may tie up its tourism properties with private hospitals to encourage the foreign patients to enjoy vacation after their treatment.
vi) The Government of West Bengal should pay attention to improve further the infrastructure facility in the state including Kolkata.

10. Conclusion

Gradually Kolkata has been growing as a cross-border medical tourism destination in India. The state capital has every possibility of further strengthening itself as a preferred destination of this nouveau tourism in India in near future, though it is experiencing some problems. To reachthat, superior medical service facility, transparency in medical billing, affordable medical treatment, lesser waiting time in treatment, better infrastructure facility in Kolkata, easy issuance of *MED Visa and MED X Visa* for Kolkata, vacation tourism facility and last but certainly not least, proper concern about the foreign patients' security are the factors to be looked into and seriously taken care of.

End Notes:

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